



Order Filed on December 20, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Allison J. Kiffin, Esq.  
PETER J. LISKA, LLC  
766 Shrewsbury Avenue  
Tinton Falls, NJ 07724  
(732) 933-7777  
Attorneys for Garden Savings Federal Credit Union

In Re:

Phillip Osley and Felicia Osley,  
Debtors.

Case No.: 18-16547

Chapter 13

Hearing Date: December 18, 2019

Judge: Christine M. Gravelle, U.S.B.J.

**CONSENT ORDER RESOLVING CREDITOR'S MOTION TO VACATE STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: December 20, 2019

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

PETER J. LISKA, LLC  
766 Shrewsbury Avenue  
Tinton Falls, NJ 07724  
(732) 933-7777  
(AJK 0179)  
Attorneys for Garden Savings Federal Credit Union

**UNITED STATES BANKRUPTCY COURT**  
District of New Jersey

|                                 |   |            |
|---------------------------------|---|------------|
| In Re:                          | x | 18-16547   |
|                                 | x | CHAPTER 13 |
| Phillip Osley and Felicia Osley | x |            |
|                                 | x |            |
| Debtors                         | x |            |

**CONSENT ORDER RESOLVING  
CREDITOR'S MOTION TO VACATE STAY**  
Hearing Date: 12/18/2019

**HONORABLE CHRISTINE M. GRAVELLE,  
U.S.B.J.**

This matter, having been opened by the Creditor, Garden Savings Federal Credit Union, by way of a Motion to Vacate the Automatic Stay, by its counsel, Peter J. Liska, L.L.C., Allison J. Kiffin, Esq., appearing, and Creditor's counsel having conferred with Debtors' counsel, Justin Gillman, Esq., Gillman, Bruton and Capone, L.L.C., and the parties, having reached an agreement, do hereby consent to the entry of this Consent Order resolving the Creditor's Motion to Vacate the Stay as follows:

1. The Debtors are in post-petition arrears of \$1589.07 through the payments due October 21, 2019 on his automobile loan with the Creditor for a 2013 BMW 535.
2. The Debtors have made a payment of \$620.00 on November 15, 2019 which is to be applied to the post-petition payment due November 21, 2019; and the Debtors will recommence making their regular monthly post-petition payments hereafter on or before their due date of the 21<sup>st</sup> of each month hereafter; and
3. The Debtors will cure the post-petition arrears of \$1589.07 by making additional cure payments of \$264.85 a month for a six month period, commencing with the January 21, 2020


payment, which when combined with the regular monthly payment of \$620.00, will result in the Debtors making payments of \$884.85/month for the six months from Jan. 21, 2020 to June 21, 2020, and will thereafter continue to make their regular monthly payments in compliance with the terms of their contract; and

4. For the duration of the cure period, January – June 2020, if the Debtors do not make the above cure payments within 30 days of the due date of the 21<sup>st</sup> of each month, they will be in default of this Consent Order and the Creditor will be permitted to seek vacation of the Automatic Stay upon the filing of a Certificate of Default; and

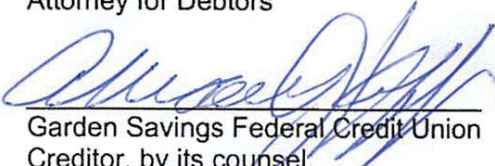
5. The parties agree that Creditor's counsel will be paid legal fees of \$350.00 and costs of \$180.00 through the Plan to cover the expenses of bringing this Motion.

By signing below, the parties consent to the entry of the above Consent Order resolving the Creditor's Motion to Vacate the Automatic Stay.

Dated: 12/11/19

  
Justin M. Gillman, Esq.  
Gillman, Bruton & Capone, LLC  
Attorney for Debtors

Dated: 12/11/19

  
Garden Savings Federal Credit Union  
Creditor, by its counsel,  
Allison J. Kiffin, Esq.  
Peter J. Liska, LLC

Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New Jersey

In re:  
Phillip S Osley  
Felicia A. Osley  
Debtors

Case No. 18-16547-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.  
db/jdb +Phillip S Osley, Felicia A. Osley, 24 Stevens Road, Kendall Park, NJ 08824-1421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Allison J. Kiffin on behalf of Creditor Garden Savings Federal Credit Union  
collections@peterliska.com  
Craig Scott Keiser on behalf of Creditor FREEDOM MORTGAGE CORPORATION  
craig.keiser@law.njoag.gov  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Justin M Gillman on behalf of Debtor Phillip S Osley ecf@gbclawgroup.com,  
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com  
Justin M Gillman on behalf of Joint Debtor Felicia A. Osley ecf@gbclawgroup.com,  
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com  
Nicholas V. Rogers on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Robert Davidow on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12